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OVERHEAD SHOWERS

Keep Cool
Reg. Price \$15
NOW ON SALE
\$9

Can be bathed with 4 screws by anyone in a few minutes. Complete with extra quality duck curtain, tubing, 7-inch shower head, etc.

MAY RUBBER & SUPPLY CO.
EVERYTHING IN RUBBER
105 CHAMBERS ST.

"Clean Towels for Soiled"

When you want a clean towel, you want a clean towel, which means that you want Peerless, though you may not know it yet!

Phone Main 572

PEERLESS
TOWEL SUPPLY CO.

Advertisement.

"MY DEAR, USE POSLAM FOR THOSE PIMPLES"

This really happened—I couldn't help overhearing it. A motherly old lady dropped into the seat beside a well-dressed girl. "My dear," she said, "forgive my intruding, but you would be so pretty if you only had a clear, healthy skin. Why don't you use Poslam? It did such wonders for my daughters years ago that I can't help recommending it to young folks like you who need it. I just know it would help you!"

Her advice was so good that I pass it on to you. You can get Poslam—and Poslam Soap—at any drugstore. Why not begin using them to-night? They will often clear away pimples in 24 hours. For sample free, write to POSLAM, 243 W. 47th St., New York.

An advertisement in the Lost and Found columns of THE NEW YORK HERALD offers a real possibility of recovering your lost property.

SOCONY
REG. U.S. PAT. OFF.

GASOLINE
and
Polarine

Backed by fifty years' refining experience.



"Every Gallon the Same"

STANDARD OIL CO. OF NEW YORK
26 Broadway

AMERICAN FARMERS PROPOSE BANK CHAIN

Plan to Extend New System From Coast to Coast for Needed Credit.

EXPECT BUMPER CROPS

National Board Officials Say \$20,000,000,000 Will Be Produced.

ASSAIL RULES ON LOANS

Meeting to Be Held in Washington Soon to Discuss Method of Obtaining Relief.

Special Despatch to THE NEW YORK HERALD, New York Herald Bureau, Washington, D. C., June 22.

Planning to produce crops, livestock and other commodities valued at \$20,000,000,000 this year, farmers of the United States are considering proposals for the establishment of a chain of banks extending from coast to coast, Secretary Charles Lyman of the National Board of Farm Organizations, announced to-day.

Farmers and stock raisers from all parts of the United States will meet in Washington soon to discuss plans for the banks, said Mr. Lyman. The conference will be called by President Barrett of the National Board and of the Farmers Educational and Cooperative Union.

"The setting up of a chain of banks would guarantee to farmers the necessary credit to carry on their business without loss," said Mr. Lyman. "Farmers lost \$7,000,000,000 last year principally because of inability to obtain credit. Other contributing causes of this gigantic loss were profiteering by middlemen, including speculative gambling and arbitrary restriction of credit by the Federal Reserve Board. In other words, farmers were forced into unnecessary deflation."

"Farmers furnish one-half the money on deposit in the nation's banks. There is no reason why they could not supply the capital necessary to set up a chain of cooperative banks which would make credit easy to obtain for carrying on agricultural work."

2,000,000 to Back Plan.

The plan for a chain of banks will receive the backing of the 2,000,000 members of the National Board of Farm Organizations, Mr. Lyman said. The board now is circulating farmers in all sections, representatives in Congress, bankers, Government officials and business men with a statement of the financial needs of the farmers.

"The story of the farmers' losses as told in this statement begins with an explanation of the cost of distribution of food, meat bearing animals, cotton and other farm products. According to the statement 60 cents out of each dollar spent in the United States now goes to pay transportation costs and into the pockets of middlemen and dealers. The

45,000 Barrels Potatoes Dumped on Maine Farms

HOULTON, Me., June 22.—Farmers in southern Aroostook county to-day dumped approximately 45,000 barrels of potatoes in their fields, where they will be ploughed in to serve as fertilizer.

Aroostook producers were caught with a large surplus as a result of a falling market which reduced the price from \$3 a barrel early in the season to 40 cents a barrel to-day. In the northern part of the county starch factories took care of the surplus.

farmer, it was stated, in buying for one dollar a commodity manufactured in the city pays to the laborer who made that commodity only 35 cents. The city laborer, on the other hand, who buys food raised on the farm pays 62 cents to the distributors and only 38 cents to the farmer who raised the food.

\$1.27 for Moving Commodity.

"Thus, out of the \$2 spent by the farmer and the laborer," said the statement, "other businesses get \$1.27 for merely moving around the commodities bought. This distribution cost might be reduced to 40 cents."

Taking up the credit situation, the statement declared that although in 1920 farmers had \$7,000,000,000 on deposit in the national banks, or 50 per cent of the total deposits, the loans to agriculture totalled only \$2,000,000,000, or about 14 per cent of the entire amount of credit. Manufacturers, it was pointed out, received 21 per cent, or \$3,000,000,000; merchandising, 26 per cent, or \$3,600,000,000, while under the heading "speculation and miscellaneous" \$1,400,000,000, or 23 per cent of the total amount of credit.

"Speculators got such a large share of the loans," said the statement, "that they were able to gamble in wheat with large profits. Speculators forced down the price of wheat to the American farmer 70 cents a bushel during 1920 and at the same time forced up the price 33 cents a bushel to starving millions in Europe. They sold abroad more than 300,000,000 bushels, but had to pay but \$60,000,000 in increased freight rates, so the result was a super profit of \$300,000,000."

Railroad Waste Assailed.

Under the caption "The Railroad's Part in the Farmers' Misfortune," the statement read:

"The rise in freight rates, coming at a time when farm prices were falling, amounted to flagrant extortion. It was caused by the law which guaranteed a 5 per cent. return on a valuation of \$5,000,000,000 greater than the market value of the railroad securities. The market value of all railroad securities is \$13,800,000,000, but the Government guaranteed the roads 5 per cent. on \$18,500,000,000."

"A large saving is possible in the operation of the railroads. A unified Government regulation under the management of honest and competent men would reduce the cost of transportation in vast amounts. Seven hundred million dollars can be saved on coal, steel and other expenses when the power of the trusts is broken. The waste of competition could be reduced \$400,000,000. The capitalization of unearned increment at the rate of \$300,000,000 a year would be saved."

500 DEAD IN PUEBLO FLOOD.

TOPEKA, Kan., June 22.—A survey of the damage caused by the Pueblo flood, compiled by agents of the Santa Fe Railroad and announced here to-day, placed the death loss at Pueblo at 500 in the Arkansas Valley from Pueblo to the Kansas line, and 11,520 acres of crops were ruined.

WOMAN MURDERED IN LONELY MANSION

Continued from First Page.

moved them he found the body of Mrs. Bartlett. She had been dead about two hours, according to the finding of an examination by physicians, and probably had been murdered only a few moments after talking to her sister over the telephone in the morning.

Mr. Seabury left everything exactly as he had found it and hurried to the hotel run by Henry Gilmore a short distance down the road, leaving Mrs. Seabury with a neighboring woman because she had become hysterical at sight of her sister's body. Mr. Gilmore returned to the Bartlett house with Mrs. Seabury, and the two men notified the authorities and then made an examination of the premises. They found that Mrs. Bartlett had been shot twice and stabbed once. Any of the three wounds probably being sufficient to cause death.

Evidence found in various parts of the house indicated that "Mr. Quinn" was perhaps sitting in the library when Mrs. Bartlett left the telephone after talking to her sister.

The murdered woman's eye-glasses and several hairpins were found on the floor of the hallway near the stairs, and the furniture in the library, the kitchen and a rear room in which there was a couch had been upset and disarranged. There was blood on the couch and on the rug in the library, as well as on the hall carpet.

The clothing of the dead woman was ripped and torn, large bunches of her hair had been pulled out, and there were evidences that the murderer had struck her with the butt of his revolver or with his fist.

Detectives sent by the county authorities found excellent finger prints, and these were photographed and will be compared with prints in various rogues'

RITZ-CARLTON OPEN AT ATLANTIC CITY

New \$6,500,000 Hotel Will Cater to the Average American Citizen.

Special Despatch to THE NEW YORK HERALD, ATLANTIC CITY, June 22.—The Ritz-Carlton Company gave a dinner for newspaper correspondents here to-night preliminary to the opening of the Ritz-Carlton Hotel, Atlantic City's latest hostelry, which was erected at a cost of \$6,500,000. The guests included United States Senator Walter E. Edge, Mayor Bader and other city officials.

The principal address was made by William Harris, president of the company, who said that the new hotel was here to do business for the average American citizen and not for the millionaire.

"If the average American citizen," said Mr. Harris, "wants a chop or bread and cheese his custom will be welcome to us. If the millionaire likes to come we shall be glad to have him, but we are not making it our specialty to cater to him for two reasons. First of all there are not enough of them to go around, and I find millionaires like just as much for their money as the ordinary citizen, and sometimes more."

The new hotel, which possesses many unique features, occupies an entire block on the beach front between Iowa and Belmont avenues in the Chelsea section. It will be run on the same plan as the other hotels of the company in the United States and Europe.

One of the novelties is an elevator exclusively for bathers, who may put on their bathing suits in their rooms and go down in the elevator to a tunnel which leads to the beach.

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**"The Experiences of a Barber"**

by Joseph B. Schusser, President Terminal Barber Shop

It appears in the American Magazine for June. If you haven't seen it, get a copy of the magazine now and read this virile message right through. This extract is typical of its interesting and informative character:

"...perhaps... he has called attention to the alarming fact that your hair is falling out, and has suggested... a singe. He has gone into the pseudo-scientific explanation of what a singe does. You are told that when the hair is cut it 'bleeds', and that singeing stops this bleeding... The barber may be sincere in thinking that singeing will stop the hair from falling. My experience has taught me... that just the opposite is true... Singeing is not only not a preventive of falling hair, but... it is positively injurious... physicians have confirmed it."

The foregoing points out how fallacious is the belief that singeing is a beneficial process. But what is of even greater significance, it clearly indicates the settled purpose of the Terminal Barber Shops: to offer only such service that possesses actual merit and meets an actual need.

The stand we take in regard to the singe costs us many thousands of dollars every year. But it has won for us something far more valuable: public confidence.

JOSEPH B. SCHUSSER, President.

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Following our yearly custom each June of moving all unsold, rebuilt and repainted Peerless 8 cylinder cars, we are offering 18 cars at a reduction of \$250 each for one week only.

These are Peerless used cars, thoroughly rebuilt and repainted.

We have put these 18 cars in first class condition, both mechanically and in finish. The cost of this work, added to what we allowed for the car, is the price which we ask, less \$250, and it is but a portion of the cost of manufacture. It represents the actual worth of the car to you and carries a new car guarantee.

PEERLESS POLICY AND METHODS ARE DIFFERENT

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HERE is the choice of all our beautifully tailored \$50 Suits made from our own rich, selected custom fabrics—not "specially purchased," nor made for "sales," nor carried over from seasons past, but the very suits that have brought us the fastest-growing clothing business in the history of New York.

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